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INITIAL EFFECTS OF ELIMINATION OF THE DEPENDENCY REQUIREMENT ON ENTITLEMENT TO HUSBAND'S AND WIDOWER'S BENEFITS*

Two United States Supreme Court decisions in March 1977 liberalized the eligibility requirements for men's entitlement to social security benefits. Until that date, at least half of a husband's support had to have been provided by his spouse in order for him to qualify for benefits on the earnings record of that retired, disabled, or deceased worker.[1] Women never had to prove dependency to qualify for a wife's or widow's benefit.

In two separate instances—**Califano** v. **Goldfarb** and **Califano** v. **Jablon**— the Court ruled that to have a dependency requirement for men but not for women is in violation of the due process clause of the Fifth Amendment.[2] As a result, husbands and widowers no longer need to show dependency to become entitled to benefits. In May 1977, the first benefit awards (retroactive to March) were made under the new criteria.

This article presents data on the number and characteristics of husband and widower beneficiaries and the amount of their benefits in the period March 1977-December 1978. The data used for this study were derived from the Master Beneficiary Record (MBR) of the Social Security Administration—a source of detailed data on all social security beneficiaries.

The impact of elimination of the dependency requirement for husbands and widowers was discernible almost immediately. During the period May-December 1977, benefits were awarded to 30,509 husbands and 10,515 widowers, compared with 269 and 185, respectively, in the first 4 months of the year (table 1). The number of awards dropped substantially the following year, but was still considerably higher than the levels before the Supreme Court decisions.

Although the dependency requirement for husbands and widowers has been eliminated, the number of husband and widower beneficiaries remains relatively small, compared with that for wives and widows. In fact, in December 1980, for every husband in current-payment status, 83 wives were beneficiaries and for every widower, 207 widows were beneficiaries (table 2). The main reason for the relatively small number of husband and widower beneficiaries is that most men are entitled to higher benefits on their own earnings records than they are as husbands or widowers with benefits based on their wives' earnings records. Also, a substantial number of men are likely to be working and subject to the earnings test.[3] Thus they would not yet be entitled to benefits. Further, a December 1977 amendment to the Social Security Act, which included a provision for the reduction of a husband's or widower's benefit amount by the amount of any government pension received from noncovered employment, served to keep the number of husband and widower beneficiaries at a low level.

Under certain circumstances an individual may be entitled to benefits on more than one worker's earnings record, one of which may be the beneficiary's own. If an individual is entitled to two different benefits, he or she is said to be dually entitled. At the end of 1978, the ratio was nearly two dually entitled widowers for each

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[1]In most cases, support of the husband is computed by adding total household income from all sources and dividing that total by the number of persons in the household.

[2]For a detailed discussion of these cases, see *Califano* v. *Goldfarb*, S. Ct. 1921 (1977) and *Califano* v. *Jablon*, 399 F. Supp. 118 (D. Md. 1975).

[3]Under the earnings test, the benefit payment is reduced by $1 for every $2 of earnings over the annual exempt amount. For beneficiaries aged 65 and over, the annual exempt amounts were $3,000, $4,000, $4,500, and $5,000 in 1977, 1978, 1979, and 1980, respectively. The corresponding exempt amounts for beneficiaries under age 65 were $3,000, $3,240, $3,480, and $3,720. See *20 Code of Federal Regulations*, 404.430-404.441, for more information on the earnings test.

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man entitled only as a widower. At the same time, more than two dually entitled husband beneficiaries were in current-payment status for every five men entitled solely as husbands.

Husband's Benefits

Factors of Entitlement and Benefit Amount

A man qualifies for a husband's benefit if his wife is entitled to a social security retired-worker or disabled-worker benefit, if he is at least age 62 or has an entitled child in his care,[4] if he is not entitled to a retired- or disabled-worker benefit based on a primary insurance amount (PIA)[5] equal to or greater than half his wife's PIA, and if he files an effective application.[6] Once he meets the above conditions, he is entitled to a benefit amount equal to half his spouse's PIA, subject to a reduction of 25/36 of 1 percent for each month that he is under age 65. This reduction does not apply to a husband with entitled children in his care. In addition, a husband's monthly benefit amount (MBA) is subject to the family maximum[7] and government pension offset provisions. Further, benefits for a husband, like those for all other old-age and survivors insurance (OASI) beneficiaries, are subject to the earnings test.

Beneficiary Number, PIA, and MBA, by Basis for Entitlement, Race, and Age

Of the 40,553 husbands receiving benefits at the end of 1978, 34,137 (84 percent) were entitled March 1977 and later (table 3). Husbands of retired workers accounted for 94 percent of the latter group, with husbands of disabled workers accounting for the remaining 6 percent. One reason for the relatively small percentage of husbands of disabled workers in current-payment status is because of the limitations contained in the earnings test provision of the Social Security Act. Because husbands of disabled workers usually are young and gainfully employed, many of them never bother to file for benefits. They realize the amount of their earnings exceeds the amount allowed by law and thus would preclude receipt of any benefits. Another reason for the small percentage of husbands of disabled workers becoming beneficiaries is the fact that more retired workers than disabled workers are receiving benefits: At the end of 1978, 18.4 million retired workers and 2.9 million disabled workers were receiving benefits. Women accounted for 46 percent of retired workers and 32 percent of disabled workers.

Husbands of retired workers entitled March 1977 and later and receiving benefits at the end of 1978 had an average monthly benefit amount of $102.90 based on an average primary insurance amount of $215.20. On the other hand, husbands of disabled workers entitled during the same time period had an average MBA of $80.30 based on a PIA of $266.10. Among those entitled before the Supreme Court decision, husbands of retired workers had an average MBA of $122.50 based on an average PIA of $256.80. For husbands of disabled workers the $74.30 average MBA was based on a PIA of $263.10. A significant difference can be seen in the PIA and the resulting MBA of husbands of retired workers entitled before the Court's decision and those entitled following the decision. This difference may be attributed, in part, to the fact that the group entitled before 1977 had to have been dependent on a spouse for at least one-half support in the 12 months immediately preceding the worker's date of entitlement and, therefore, they tended to have spouses with higher earnings and, consequently, higher PIA's.

Among those in current-payment status at the end of 1978, 36,803 (91 percent) of the husband beneficiaries were white. In that group, 85 percent were entitled March 1977 or later. White husbands entitled before March 1977 had an average MBA of $121.70, compared with $102.80 for those entitled later. In contrast, blacks and members of other minorities entitled before March 1977 had an average MBA of $102.40; those entitled after that date averaged $89.40. The lower average MBA's for blacks and other minorities (before and after the Supreme Court decision) reflects the lower PIA's of their wives. At the end of 1978, 35 percent of nonwhite husbands were receiving benefits based on the minimum PIA, compared with only 21 percent of white husbands (table 4).

The elimination of the dependency requirement had considerable impact on the age distribution of husband

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[4]These husbands, also known as "young husbands," first became entitled in December 1978 as a result of the District Court ruling in *Cooper* v. *Califano*. See 81 FRD 57 (E.D. Pa. 1978) and 87 FRD 107 (E.D. Pa. 1980).

[5]A beneficiary's monthly benefit amount (MBA) is the actual amount he or she receives after adjustments have been made. This amount is derived from the wage earner's primary insurance amount (PIA), which is based on the worker's average monthly earnings if the date of eligibility or death is earlier than 1979, or on the average indexed monthly earnings (AIME) if the eligibility date or death is 1979 or later. For information on the calculation of the PIA and MBA, see *20 Code of Federal Regulations*, 404.201-404.282.

[6]For a discussion of the requirements for entitlement to husband's benefits, see *Social Security Handbook*, 6th Edition, July 1978, Department of Health, Education, and Welfare, Social Security Administration, and *20 Code of Federal Regulations*, 404.330-404.333.

[7]The family maximum is the maximum amount of benefits that can be paid on the insured individual's earnings record. If, based on the general rules for determining the monthly benefit amount (MBA), the total amount payable to all beneficiaries entitled on one earnings record exceeds the family maximum, each auxiliary benefit is proportionately reduced to bring the total within the maximum. For further information, see *Social Security Bulletin Annual Statistical Supplement, 1980*, Department of Health and Human Services, Social Security Administration, Office of Policy, Office of Research and Statistics, 1981.

beneficiaries. It shifted the distribution toward younger beneficiaries in all race categories. This change is seen in the fact that 70 percent of white husbands entitled before March were aged 72 or older, compared with 42 percent of those entitled later. Similarly, 69 percent of black husbands entitled before March 1977 were aged 72 or older, compared with 43 percent of those entitled later. The shift in the age distribution can perhaps be explained by the fact that older men, particularly those who are substantially older than their wives, are most likely to have been retired and receiving sufficient support from their wives during the year immediately preceding the wife's entitlement (normally the period over which the dependency test is applied) to qualify as beneficiaries.

Widower's Benefits

Factors of Entitlement and Benefit Amount

To qualify for benefits, a widower (a) must have been married to a fully insured wage earner; (b) must be unmarried at the time of application, unless he remarried after age 60; (c) must have attained age 60, or age 50 and be disabled during a prescribed period; (d) must not be entitled to a retirement benefit equal to, or greater than, the deceased wage earner's PIA; and (e) must have filed an application unless he was entitled to a husband's benefit in the month before the wage earner's death.[8]

A widower is entitled to 100 percent of the wage earner's PIA at age 65 unless his wife retired before attaining age 65. In that case, he would receive the amount his wife would have been entitled to had she lived, but not less than 82-½ percent of the PIA. For those aged 60-64, the benefit amount is reduced 19/40 of 1 percent per month unless the widower is aged 62-64 and his wife retired before attaining age 65. In this instance, the widower would be guaranteed at least 82-½ percent of the wage earner's PIA. A disabled widower's benefit is reduced 28-½ percent (19/40 of 1 percent per month for 60 months) plus 43/240 of 1 percent for each month that the widower is under age 60. In addition, as in the case of a husband's benefit, a widower's benefit amount is subject to the family maximum and government pension offset, as well as the earnings test.

Beneficiary Number, PIA, and MBA, by Basis of Entitlement, Race, Age, and Date of Spouse's Death

After the dependency requirement was eliminated, the number of widowers in current-payment status increased dramatically. The number of widower beneficiaries rose from 3,281 in 1976 to 12,335 the following year, to 15,969 in 1978, and has continued to rise, surpassing 21,000 in 1980 (table 2). Eighty-two percent of widowers receiving benefits in December 1978 became entitled after the Supreme Court decision. Ninety-six percent of this group were nondisabled beneficiaries. Similarly, 93 percent of widowers entitled before March 1977 were nondisabled.

Widower beneficiaries in current-payment status at the end of 1978 had an average MBA of $183.70 based on an average PIA of $223.90. Eighteen percent of these beneficiaries were receiving benefits based on the minimum PIA (table 5). Widowers who became entitled after the Supreme Court decision had an MBA of $177.40 based on a $200.00 PIA while those entitled earlier had an average MBA of $212.60 based on a PIA of $242.20. As was true for husbands of retired workers, the higher average MBA of widowers entitled before the Court decision may be related to the fact that a widower entitled before March 1977 had to be dependent on a spouse who tended to have higher earnings than the husband and, consequently, a higher PIA resulting in a higher MBA.

Eighty-eight percent of widowers receiving benefits at the end of 1978 were white. Only 18 percent of them were entitled before the Court decision. Of the 1,864 blacks and other minorities, 17 percent were entitled before March 1977. Blacks and those of other minority races comprised 16 percent of the disabled-widower group and 11 percent of the aged widowers. White widowers had an average MBA of $185.70, compared with $168.50 for blacks and other minorities. These benefits were based on PIA's of $226.70 and $202.80, respectively.

Widowers entitled after the Court decision tended to be younger, regardless of race, than those entitled earlier. Thirty-nine percent of aged widowers entitled before March 1977 were aged 80 and over, compared with only 22 percent of those later entitled. The percentage of disabled widowers aged 60 and over dropped from 64 percent to 25 percent after elimination of the dependency requirement.

Of the 15,969 widowers receiving benefits at the end of 1978, 3,506 (22 percent) were widowed in the year of the Supreme Court decision (table 6). Interestingly, the proportion of beneficiaries who became widowers in 1978 was 12 percent of the total, roughly the same proportion that became widowers in 1976. One may have expected the proportion in 1978 to have been considerably higher than that in 1976 because widowers filing for the lump-sum death benefit in 1978 would have been advised that the dependency require-

[8] See *Social Security Handbook*, op. cit., pages 71-73, and/or *20 Code of Federal Regulations*, 404.335-404.338, for a discussion of factors of entitlement and calculation of the monthly benefit amount.

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ment had been eliminated; those whose spouses died in 1976 would have had to obtain this information on their own.

The low number of widower beneficiaries who became entitled in 1978 was kept at a low level as a result of the government pension offset provision of the 1977 amendments. Under this provision, benefits were withheld from certain individuals who otherwise would have been entitled to widower's benefits. On the other hand, widowers who became entitled to benefits before December 1977 and who were receiving a government pension were not subject to this benefit offset.

Affect of 1977 Pension Offset Provisions

The 1977 Amendments to the Social Security Act introduced a pension offset provision. It provides for the benefit of a wife, husband, widow, widower, mother, or father to be reduced, dollar-for-dollar, by the amount being received from any Federal, State, or local pension based on their own wages not covered by the social security program.

The pension offset provision applied to benefits payable December 1977 and later, based on an application filed (or deemed to have been filed) in that month or later. It specifically excluded individuals who, at the time of filing, met all requirements for entitlement in effect in January 1977 and who were receiving, or were eligible to receive, a government pension for any month during the period December 1977-November 1982. Husbands and widowers would not be in the excepted category (unless they met the one-half support requirement in effect in January 1977) and their benefits would be subject to the pension offset.

The government offset provision was designed to keep men with substantial government pensions from receiving social security auxiliary benefits. The suspicion was that many husbands and widowers who became entitled to benefits after the dependency requirement was eliminated were receiving substantial government pensions. An examination of benefit data for husbands and widowers in nonpayment status (benefits either suspended or deferred) at the end of 1978 confirms that suspicion (table 7).

Of the 6,868 husbands in nonpayment status, 5,658 (82 percent) were affected by the pension offset provision. In addition, 48 husband beneficiaries in current-payment status had their benefits partially reduced because they received a government pension. Furthermore, 1,163 (73 percent) widowers were in nonpayment status because of a pension offset and an additional 38 had their benefits partially offset. In one other group, which may be large but whose size is unknown, the husbands and widowers did not apply for benefits because they assumed nothing would be gained in the process. Beneficiaries in nonpayment status due to the pension offset provision accounted for 11.9 percent of all husbands on the benefit rolls and 6.6 percent of all widowers on the rolls (table 8).

Dual Entitlement

Most persons entitled to a dual benefit are entitled to a retired-worker or disabled-worker benefit and to a larger secondary benefit. To illustrate how dual entitlement is computed, if an individual is entitled to $180 in disability insurance (DI) benefits and $200 as a widower, he would receive the $180 DI benefit plus a widower's benefit of $20 for a total of $200. The $180 would be paid from the disability insurance trust fund and the $20 from the old-age and survivors insurance trust fund.

Since a substantial number of dually entitled husbands and widowers receive a retired-worker's benefit as their secondary benefit, that group of beneficiaries will be the focus of this analysis. As table 9 shows, the number of dually entitled beneficiaries increased dramatically after the dependency requirement was eliminated. At the end of 1977, the number of dually entitled husbands had increased by 94 percent, and 151 percent more widowers were in current-payment status than in the previous year. In 1978, the number increased by 23 percent for husbands and by 39 percent for dually entitled widowers.

For a man to have been dually entitled to a retired-worker or a disabled-worker benefit and to a husband's benefit before the Supreme Court decision, his wife needed to have a PIA that was at least twice the amount of his own and, further, the husband had to have met the dependency requirement. Thus, a dually entitled husband in current-payment status before March 1977 tended to be a man with a low benefit amount whose wife had a substantially higher income than his. After the Court's decision, however, elimination of the dependency requirement made entitlement possible for a man whose spouse did not have sufficiently high income to support him but whose PIA was at least twice that of the husband. Dually entitled widowers were similarly affected by elimination of the dependency requirement.

TABLE 1.—Benefit awards to husbands and widowers, by type of beneficiary and year of award, 1975-80

Year	Husbands of—		Widowers	
	Retired workers	Disabled workers	Nondisabled	Disabled
1975	774	175	476	45
1976	728	181	489	59
1977[1]	29,247	1,531	10,419	281
January-April	221	48	176	9
May-August	16,968	592	5,106	95
September-December	12,058	891	5,137	177
1978	16,554	1,533	9,022	354
1979	10,679	965	9,321	264
1980	10,410	968	11,457	265

[1]Shown in several parts to reflect effect of Supreme Court decisions that eliminated dependency requirement.

TABLE 2.—Benefits in current-payment status: Number and average benefit amount, by type of beneficiary and year, 1970-80

End of year	Spouses of—				Widows and widowers				Mothers and fathers	
	Retired workers		Disabled workers		Aged		Disabled			
	Number	Average monthly benefit amount	Number	Average monthly benefit amount	Number	Average monthly benefit amount	Number	Average monthly benefit amount	Number	Average monthly benefit amount
	Entitlement based on earnings records of women workers									
1970	8,413	$58.50	524	$42.40	3,033	$96.60	118	$73.10	---	---
1971	8,184	64.90	517	45.00	3,033	106.20	136	83.10	---	---
1972	7,967	80.00	526	54.40	3,015	128.00	152	98.80	---	---
1973	7,902	80.70	547	52.70	3,126	146.80	186	101.70	---	---
1974	7,522	90.90	553	57.10	3,055	164.30	185	118.60	---	---
1975	7,263	99.10	565	61.70	3,104	178.20	212	128.10	[1]3,729	$89.60
1976	6,996	106.60	550	64.60	3,059	191.90	222	133.80	7,142	94.40
1977	33,439	100.90	1,791	77.50	11,887	177.10	448	131.60	10,594	103.00
1978	38,256	106.00	2,297	79.20	15,287	186.10	682	129.70	12,560	111.80
1979	39,174	116.00	2,185	84.10	17,918	209.00	807	133.40	14,470	124.20
1980	39,221	132.00	2,147	91.80	20,351	239.36	902	145.50	15,954	143.00
	Entitlement based on earnings records of men workers									
1970	2,659,692	$61.30	282,923	$42.60	3,174,846	$102.00	49,163	$82.00	523,136	$86.50
1971	2,689,983	68.40	311,064	45.70	3,306,528	113.60	56,607	90.10	535,126	95.60
1972	2,726,732	84.10	349,613	54.40	3,442,595	138.20	64,615	109.60	540,965	115.50
1973	2,803,094	84.70	380,532	55.50	3,574,458	157.40	78,583	111.20	571,907	118.20
1974	2,818,388	95.80	411,107	61.90	3,674,376	177.30	91,943	125.90	573,506	134.20
1975	2,860,125	105.20	452,357	67.40	3,776,090	193.90	109,299	137.70	578,116	147.60
1976	2,889,162	114.10	473,351	73.00	3,871,894	209.00	119,205	147.00	571,585	160.60
1977	2,927,915	123.30	493,379	79.10	3,980,324	224.30	126,828	156.20	572,601	175.10
1978	2,941,650	133.10	489,223	86.10	4,066,673	241.40	129,069	165.70	563,783	192.10
1979	2,952,090	148.80	473,313	96.30	4,173,745	269.80	129,026	180.80	559,280	214.90
1980	2,978,787	172.50	460,057	110.50	4,267,579	311.50	125,757	205.40	546,844	249.20

[1]Father's benefit not awarded until 1975. For a discussion of father's benefits, see Barbara A. Lingg, **Initial Awards to Widowed Father Beneficiaries** (Research and Statistics Note No. 20), Office of Research and Statistics, Social Security Administration, 1976.

TABLE 3.—Benefits in current-payment status: Number and percentage distribution of husbands and widowers, average primary insurance amount and monthly benefit amount, by type of beneficiary, race, and date of entitlement, end of 1978

Type of beneficiary, race, and age	Entitled before March 1977				Entitled March 1977 and after			
	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount
Total	9,247	---	$252.60	$148.00	47,275	---	$218.60	$122.70
Husbands of retired workers:								
Total	6,014	100.0	256.80	122.50	32,242	100.0	215.20	102.90
White	5,337	88.7	262.20	124.90	29,417	91.2	217.70	104.10
Under age 65	62	1.0	268.70	85.60	2,387	7.4	220.80	83.40
65-71	1,396	23.2	270.70	122.80	14,157	43.9	220.80	106.60
72-79	2,134	35.5	262.40	126.80	8,492	26.3	218.10	106.90
80 and over	1,745	29.0	255.00	125.40	4,381	13.6	205.30	101.40
Black	533	8.9	214.50	104.10	2,214	6.9	187.60	89.70
Under age 72	156	2.6	218.00	102.90	1,223	3.8	194.40	91.50
72-79	222	3.7	205.00	99.50	624	1.9	180.80	88.30
80 and over	155	2.6	224.70	111.80	367	1.1	176.50	86.10
Other	144	2.4	212.60	102.90	611	1.9	195.70	92.30
Under age 72	53	(2)	216.20	100.10	353	1.1	201.40	93.00
72-79	55	(2)	210.20	104.80	186	(2)	194.00	93.80
80 and over	36	(2)	210.10	104.00	72	(2)	172.10	85.50
Husbands of disabled workers:								
Total	402	100.0	263.10	74.30	1,895	100.0	266.10	80.30
White	363	90.3	266.00	74.00	1,686	89.0	271.50	80.50
Under age 65	26	6.5	283.50	52.90	470	24.8	279.10	62.60
65-71	231	57.5	266.40	75.30	968	51.1	268.80	87.30
72-79	83	20.7	250.20	72.60	203	10.7	266.20	87.00
80 and over	23	5.7	298.90	89.60	45	2.4	273.40	92.30
Black	32	8.0	247.70	77.10	177	9.3	216.50	76.70
Under age 72	18	4.5	233.20	91.60	135	7.1	214.50	77.40
72 and over	14	3.5	266.40	58.50	42	2.2	222.80	74.40
Other	7	1.7	185.80	77.60	32	1.7	256.40	85.60
Nondisabled widowers:								
Total	2,643	100.0	240.50	217.10	12,644	100.0	219.50	179.60
White	2,348	88.8	244.70	220.80	11,182	88.4	221.90	181.00
Under age 65	259	9.8	283.90	202.30	4,031	31.9	244.40	177.60
65-71	543	20.5	254.00	217.10	2,348	18.6	220.20	188.10
72-79	633	24.0	244.40	229.90	2,300	18.2	212.70	183.40
80 and over	913	34.5	228.30	221.90	2,503	19.8	195.60	177.60
Black	259	9.8	204.20	187.40	1,197	9.5	196.80	165.80
Under age 65	35	1.3	230.80	170.00	376	3.0	216.70	158.40
65-71	63	2.4	221.20	194.90	308	2.4	197.80	181.10
72-79	62	2.4	206.80	201.70	250	2.0	190.10	165.60
80 and over	99	3.8	182.40	179.80	263	2.1	173.20	159.00
Other	36	1.4	221.90	195.00	265	2.1	220.80	180.50
Under age 72	12	(2)	274.70	229.70	212	1.7	221.70	175.50
72-79	13	(2)	202.70	186.50	31	(2)	233.60	218.80
80 and over	11	(2)	187.30	167.30	22	(2)	193.60	175.20
Disabled widowers:								
Total	188	100.0	265.40	149.40	494	100.0	232.30	122.20
White	161	85.6	269.60	152.20	414	83.8	237.30	124.90
Under age 60	56	29.8	257.80	127.30	306	61.9	241.70	124.90
60 and over	105	55.9	275.90	165.40	108	21.9	224.80	124.90
Black and other	27	14.4	240.20	133.10	80	16.2	206.20	108.10
Under age 60	12	6.4	225.90	116.40	63	12.8	210.50	103.90
60 and over	15	8.0	251.70	146.50	17	3.4	190.50	123.40

[1] Percentages do not equal 100.0 percent in all cases due to rounding.
[2] Less than 1.0 percent.

TABLE 4.—Benefits in current-payment status: Number and percentage distribution of husbands of retired and disabled workers, by race, primary insurance amount of worker, and monthly benefit amount of husband, end of 1978

Primary insurance amount of worker and monthly benefit amount of husband	Husband of—						
	Retired workers				Disabled workers		
	Total	White	Black	Other	Total	White	Black and other
Total number	38,256	34,754	2,747	755	2,297	2,049	248
Primary insurance amount Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $121.90	23.0	21.7	37.4	29.9	6.4	4.5	22.6
121.90-149.90	7.7	7.5	9.6	9.4	3.7	3.5	5.2
150.00-174.90	8.0	8.0	8.5	9.0	7.1	7.1	6.5
175.00-199.90	9.7	9.6	10.8	11.8	10.0	9.7	12.5
200.00-224.90	8.5	8.6	7.2	8.1	8.1	7.5	13.3
225.00-249.90	8.3	8.6	5.1	8.5	8.3	8.6	5.2
250.00-274.90	6.5	6.8	4.1	4.8	10.3	10.8	6.1
275.00-299.90	6.4	6.7	3.3	3.8	10.2	10.8	5.2
300.00-324.90	5.4	5.7	2.5	4.6	8.2	8.7	4.4
325.00-349.90	5.4	5.7	2.7	3.6	8.1	8.5	5.2
350.00-374.90	4.0	4.2	2.7	3.4	7.7	8.1	5.2
375.00-399.90	3.1	3.2	2.3	[2]3.0	5.6	5.8	4.4
400.00 or more	3.9	3.9	3.9	---	6.2	6.5	4.0
Monthly benefit amount Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $50.00	3.1	3.1	3.3	4.2	30.3	31.4	21.0
50.00-74.90	30.7	29.2	46.9	39.9	18.2	16.3	33.5
75.00-99.90	18.2	18.1	18.5	19.9	19.2	19.3	18.2
100.00-124.90	16.5	16.9	11.4	15.8	13.6	13.1	17.7
125.00-149.90	12.5	13.0	7.3	8.3	9.6	10.3	4.0
150.00-174.90	10.0	10.4	5.1	6.5	5.6	6.0	2.0
175.00-199.90	6.1	6.2	4.3	4.0	[3]3.5	[3]3.5	[3]3.6
200.00 or more	3.1	3.1	3.2	1.5	---	---	---

[1] Percentages do not equal 100.0 percent in all cases due to rounding.
[2] $375.00 or more.
[3] $175.00 or more.

TABLE 5.—Benefits in current-payment status: Number and percentage distribution of widower beneficiaries, by primary insurance amount of worker, monthly benefit amount, type of beneficiary, and race, end of 1978

Primary insurance amount of worker and monthly benefit amount of widower	Nonremarried widowers				Widowers	
	Total	White	Black	Other	Remarried	Disabled
Total number	14,634	12,913	1,429	292	653	682
Primary insurance amount:						
Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0
Less than $121.90	18.5	17.3	28.5	21.2	19.3	10.7
121.90-149.90	7.6	7.5	9.4	6.8	8.4	6.9
150.00-174.90	8.4	8.3	9.9	6.8	7.7	7.2
175.00-199.90	10.1	9.9	11.5	13.0	8.4	11.4
200.00-224.90	10.2	10.3	9.8	9.2	9.5	11.6
225.00-249.90	9.5	9.5	8.5	10.6	8.3	10.3
250.00-274.90	7.4	7.8	4.8	4.1	8.6	7.3
275.00-299.90	7.6	7.9	4.3	9.2	6.7	7.3
300.00-324.90	6.6	6.9	3.9	5.5	8.1	7.0
325.00-349.90	6.0	6.4	2.9	5.8	5.2	7.2
350.00-374.90	3.5	3.5	2.9	4.8	4.9	6.2
375.00-399.90	2.2	2.2	1.7	[2]2.7	2.9	3.5
400.00 or more	2.3	2.4	1.9	---	2.0	3.4
Monthly benefit amount:						
Total percent[1]	100.0	100.0	100.0	100.0	100.0	100.0
Less than $50.00	2.3	2.4	2.4	---	1.7	6.7
50.00-74.90	1.2	1.2	1.1	[3]2.1	2.3	7.9
75.00-99.90	4.9	4.8	5.2	9.2	30.2	19.6
100.00-124.90	20.5	19.4	30.2	19.2	28.3	16.6
125.00-149.90	9.1	8.9	11.5	11.3	15.0	15.4
150.00-174.90	10.0	9.9	10.4	9.6	12.1	12.8
175.00-199.90	10.4	10.5	9.7	9.6	7.4	7.9
200.00-224.90	9.8	10.0	8.0	9.2	1.7	5.1
225.00-249.90	8.4	8.7	5.7	7.2	[5]1.4	4.8
250.00-274.90	7.2	7.5	4.9	8.9	---	[6]3.1
275.00-299.90	6.3	6.6	3.7	6.5	---	---
300.00-324.90	4.3	4.6	2.2	3.1	---	---
325.00-349.90	3.0	3.1	1.7	[4]4.1	---	---
350.00 or more	2.6	2.6	3.1	---	---	---

[1] Percentages do not equal 100.0 percent in all cases due to rounding.
[2] $375.00 or more.
[3] Less than $75.00.
[4] $325.00 or more.
[5] $225.00 or more.
[6] $250.00 or more.

TABLE 6.—Benefits in current-payment status: Number and percentage distribution of widower beneficiaries and average primary insurance amount and monthly benefit amount, by type of beneficiary and wife's year of death, end of 1978

Type of beneficiary and year of wife's death	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount
Total	15,969	---	$223.90	$183.70
Nonremarried widowers:				
Total	14,634	100.0	223.00	188.90
Not available	780	5.3	227.20	207.00
Before 1965	717	4.9	206.50	183.20
1965-69	1,294	8.8	215.40	191.80
1970-75	5,075	34.7	228.40	197.50
1976	1,742	11.9	230.30	193.90
1977	3,249	22.2	218.40	176.40
1978	1,777	12.1	219.50	174.50
Remarried widowers:				
Total	653	100.0	225.10	123.30
Not available	39	6.0	234.10	127.60
Before 1965	35	5.4	227.60	123.10
1965-69	80	12.3	218.20	120.90
1970-75	311	47.6	228.20	124.50
1976	80	12.3	223.90	122.20
1977	96	14.7	216.00	119.80
1978	12	1.8	234.00	127.90
Disabled widowers:				
Total	682	100.0	241.40	129.70
Not available	18	2.6	241.40	137.70
Before 1965	8	1.2	222.00	139.80
1965-69	48	7.0	230.40	137.50
1970-75	303	44.4	243.10	136.10
1976	91	13.3	248.70	131.90
1977	161	23.6	240.90	118.20
1978	53	7.8	233.50	113.10

[1] Percentages do not equal 100.0 percent in all cases due to rounding.

TABLE 7.—Benefits in nonpayment status: Number and percentage distribution of husbands and widowers and average primary insurance amount and monthly benefit amount, by type of benefit, pension offset status, and race, end of 1978

Type of benefit, pension offset status, and race	Number	Percentage distribution[1]	Average primary insurance amount	Average monthly benefit amount
Total	8,465	. . .	$231.10	$103.50
Husbands of retired workers:				
Total	6,525	100.0	229.70	94.60
With pension offset	5,399	82.7	230.10	92.30
White	5,002	76.7	230.00	92.30
Black	267	4.1	233.90	95.70
Other	130	2.0	226.80	84.10
Without pension offset	1,126	17.3	227.80	105.60
White	985	15.1	229.40	106.70
Black	85	1.3	222.80	101.30
Other	56	[2]	208.10	92.60
Husbands of disabled workers:				
Total	343	100.0	284.00	78.50
With pension offset	259	75.5	282.90	80.90
White	238	69.4	283.90	81.00
Black and other	21	6.1	270.90	80.30
Without pension offset	84	24.5	287.40	71.10
White	72	21.0	292.20	72.50
Black and other	12	3.5	258.90	63.40
Nonremarried widowers:				
Total	1,494	100.0	225.00	147.10
With pension offset	1,097	73.4	226.40	135.60
White	967	64.7	227.50	134.70
Black	99	6.6	211.80	140.50
Other	31	2.1	240.00	147.70
Without pension offset	397	26.6	221.10	179.00
White	343	23.0	223.40	180.80
Black	42	2.8	212.20	176.20
Other	12	[2]	186.80	138.40
Remarried widowers:				
Total	65	100.0	232.60	111.10
With pension offset	36	55.4	219.70	99.60
Without pension offset	29	44.6	248.60	125.30
Disabled widowers:				
Total	38	100.0	220.50	123.40
With pension offset	30	79.0	225.10	137.90
Without pension offset	8	21.1	203.40	68.90

[1] Percentages do not equal 100.0 percent in all cases due to rounding.

[2] Less than 1.0 percent.

TABLE 8.—Number[1] and type of husbands and widowers, by benefit status, end of 1978

Type of beneficiary	Total number on rolls	Benefit status		Benefits withheld due to pension offset	
		Current-payment status	Benefits withheld	Number	Percent
Husbands of:					
Retired workers	44,781	38,256	6,525	5,399	12.1
Disabled workers	2,640	2,297	343	259	9.8
Widowers:					
Nonremarried	16,128	14,634	1,494	1,097	6.8
Remarried	718	653	65	36	5.0
Disabled	720	682	38	30	4.2

[1] An undetermined number of individuals receiving government pensions never filed for husband's or widower's benefits because they believed nothing would be gained if they did file.

TABLE 9.—Number of men dually entitled to a retired-worker and a husband's or widower's benefit and monthly amount of primary and secondary benefit, 1976-78

End of year	Husbands				Widowers			
	Number	Average monthly benefit amount[2]			Number	Average monthly benefit amount[2]		
		Secondary benefit before reduction	Retired-worker benefit	Reduced secondary benefit		Secondary benefit before reduction	Retired-worker benefit	Reduced secondary benefit
1976[1]	7,497	...	...	...	7,779	...	...	...
1977	14,557	$153.79	$118.42	$35.37	19,544	$261.39	$175.75	$85.64
1978	17,832	165.85	128.23	37.63	27,192	280.01	195.59	84.42

[1] Average monthly benefit amount data not available.
[2] Based on sample data.

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